

**BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - M.S.B. Enterprise (“Mothercare”) and Bebeland Trading Company (“Little Woods”).**

The following Terms and Conditions (“Terms”) apply exclusively to the **BIBD CARD PRIVILEGE PROMOTION (“Promotion”)** held by Bank Islam Brunei Darussalam Berhad (“BIBD”) (Company Registration No. RC00006420).

## 1. PROMOTION PERIOD

- 1.1 The Promotion will take place from **9 February 2026 until 2 April 2026 (“Promotion Period”)** or such other date(s) as may be determined/varied and notified by BIBD, at its sole discretion from time to time.

## 2. ELIGIBILITY

- 2.1 This Promotion is exclusively for BIBD customers holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and Mastercard Debit Cards (including World and Flex) (“Cardholders” and “BIBD Cards” respectively) whose account(s) are in good standing with the Bank.
- 2.2 The following Cardholders shall not be eligible or qualified to participate in this Promotion:
- a) Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
  - b) Cardholders whose accounts with BIBD are in delinquent or past due status and/or those who are facing any legal proceedings including bankruptcy proceedings.
- 2.3 Successful retail transactions made using **BIBD Cards** at all outlets of **Mothercare and Little Woods, Brunei Darussalam** will be eligible for participation in this Promotion.
- 2.4 For the avoidance of doubt, cash withdrawal transactions of any kind including withdrawals made through any of BIBD’s Automated Teller Machine(s) (“ATMs”) or over the counter will not qualify for purposes of inclusion in the Promotion.
- 2.5 All employees of BIBD and its subsidiaries, including the respective Management, Directors and members of BIBD’s Shariah Advisory Body (“**BIBD Group**”) are **eligible** to participate in Offer A and Offer B but **not eligible** to participate in Offer C of this Promotion.
- 2.6 All employees of Mothercare/Little Woods are eligible to participate in this Promotion.

## 3. PARTICIPATING OUTLETS

The list of participating Mothercare and Little Woods outlets are provided below:

No.	Participating Outlets
1	<b>Mothercare Kiulap:</b> Unit 2 & 3, Block B, Ground Floor, Shakirin Complex, Kg Kiulap
2	<b>Mothercare Delima:</b> Unit 1 & 2, Block B, Pelangi Complex, Lot 7302, Kg Delima Satu, Mukim Berakas
3	<b>Mothercare KB:</b> Lot 7268, Unit 1 & 2, Bangunan Pg Hj Halus Pg Abdul Wahab, Kuala Belait
4	<b>Little Woods Kiulap:</b> Unit 2-5 Block A, Ground Floor, Shakirin Complex, Kg Kiulap
5	<b>Little Woods Bunut:</b> Unit 3, Dar Al-Mukmin, Jalan Kilanas, Kg Tanjung Bunut, Mukim Kilanas

#### 4. PROMOTION MECHANICS

##### 4.1 Offer A

During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through BIBD Point of Sale (POS) terminal will be eligible for the following discount:

BIBD Cards	Discount	Conditions
<p>Transactions using <u>BIBD Debit Cards</u>:</p> <ul style="list-style-type: none"> <li>a. BIBD Debit World Mastercard</li> <li>b. BIBD Debit Mastercard (including Flex).</li> </ul>	<p>Additional <b>5% Discount</b></p>	<ol style="list-style-type: none"> <li>1. <b>ONLY</b> applicable on <b>discounted items marked at 30% discount or below</b> by Mothercare/Little Woods i.e in house discount.</li> <li>2. Minimum transaction of BND80 (after in-house discount) in a single receipt.</li> <li>3. Maximum discount amount is capped at BND50 per receipt.</li> <li>4. Discount is limited to one (1) transaction per merchant outlet per card per day.</li> </ol> <p><i>Examples:</i></p> <ul style="list-style-type: none"> <li>a. Transaction of BND1,200 (after in-house discount applied) will be eligible for the additional 5% discount capped at BND50, therefore customer pays BND1,150.</li> <li>b. Transaction of BND300 (after in-house discount applied) will be eligible for the additional 5% discount, therefore customer pays BND285.</li> </ul>
<p>Transactions using <u>BIBD Credit Cards</u>:</p> <ul style="list-style-type: none"> <li>a. BIBD Credit World Mastercard and any sub-cards under World Mastercard category</li> <li>b. BIBD Credit Gold Mastercard</li> <li>c. BIBD Credit Classic Mastercard</li> <li>d. BIBD Credit Visa Platinum</li> <li>e. BIBD Credit Visa Gold.</li> </ul>	<p>Additional <b>10% Discount</b></p>	<ol style="list-style-type: none"> <li>1. <b>ONLY</b> applicable on <b>discounted items marked at 30% discount or below</b> by Mothercare/Little Woods i.e in house discount.</li> <li>2. Minimum transaction of BND80 (after in-house discount) in a single receipt.</li> <li>3. Maximum discount amount is capped at BND50 per receipt.</li> <li>4. Discount is limited to one (1) transaction per merchant outlet per card per day.</li> </ol> <p><i>Examples:</i></p> <ul style="list-style-type: none"> <li>a. Transaction of BND600 (after in-house discount applied) will be eligible for the additional 10% discount capped at BND50, therefore customer pays BND550.</li> <li>b. Transaction of BND90 (after in-house discount applied) will be eligible for the additional 10% discount, therefore customer pays BND81.</li> </ul>

4.2 **Offer B** - Easy Payment Plan (“EPP”):

BIBD Credit Cards	Criteria	Offer
Retail transactions made using: <ol style="list-style-type: none"> <li>BIBD Credit World Mastercard and any sub-cards under World Mastercard category</li> <li>BIBD Credit Gold Mastercard</li> <li>BIBD Credit Classic Mastercard</li> <li>BIBD Credit Visa Platinum; and</li> <li>BIBD Credit Visa Gold.</li> </ol>	Approved EPP application with a <b>six (6) or twelve (12) months tenor</b> during the Promotion Period.	<b>Processing fee waiver</b> in the amount of BND40.00 per EPP application.

 4.3 **Offer C** - Lucky Draw:

BIBD Cards	Number of Entries Entitled
Transactions made with <u>BIBD Credit Cards</u> : <ol style="list-style-type: none"> <li>BIBD Credit World Mastercard and any sub-cards under World Mastercard category</li> <li>BIBD Credit Gold Mastercard</li> <li>BIBD Credit Classic Mastercard</li> <li>BIBD Credit Visa Platinum</li> <li>BIBD Credit Visa Gold</li> </ol>	<ul style="list-style-type: none"> <li>Lucky draw entries are Card bound i.e Cardholder must use the same Card account to earn accumulated entries.</li> <li>The first purchase receipt (in any amount) will earn 2 entries for the lucky draw.</li> <li>Additional 2 entries will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) with the same Card Account.</li> </ul> <p><i>Example:</i></p> <ul style="list-style-type: none"> <li><i>Accumulated transactions totaling BND128.00 (with the same BIBD Card) made during the Promotion Period, will earn total of 6 entries.</i></li> </ul>
Transactions made with <u>BIBD Debit Cards</u> : <ol style="list-style-type: none"> <li>BIBD Debit World Mastercard</li> <li>BIBD Debit Mastercard (including Flex).</li> </ol>	<ul style="list-style-type: none"> <li>Lucky draw entries are Card bound i.e Cardholder must use same Card account to earn accumulated entries.</li> <li>The first purchase receipt (in any amount) will earn 1 entry for the lucky draw.</li> <li>Additional 1 entry will be earned for every accumulative amount of BND50.00 purchased (in first and subsequent receipts) with the same Card Account.</li> </ul> <p><i>Example:</i></p> <ul style="list-style-type: none"> <li><i>Accumulated transactions totaling BND210.00 (with the same BIBD Card) made during the Promotion Period, will earn total of 5 entries.</i></li> </ul>

## 4.4 The Prizes to be given away under the Lucky Draw are:

Prizes	No. of Winners
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Grand Prize: 2 return air tickets to Ho Chi Minh, Vietnam + 2 nights stay at Sherwood Suites Hotel (Total worth up to BND900)	1
Second Prize: 1 return air ticket to Kota Kinabalu, Malaysia + 2 nights stay at Hotel (Total worth up to BND500)	1
Third Prize: Mothercare/Little Woods shopping voucher worth BND300	1
Consolation Prizes: Mothercare/Little Woods shopping voucher worth BND100	7

- 4.5 Winners of the lucky draw will be picked at the end of the Promotion. The prize presentation will be held on such dates as shall be determined jointly by BIBD and Mothercare/Little Woods.
- 4.6 BIBD has the sole discretion to select/draw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without having to provide any reason/notice to any Cardholder.
- 4.7 If BIBD determines that a person is ineligible or has been disqualified for whatever reason, BIBD may at its discretion reclaim the prize and award it to such person(s) or deal with it in any manner as it deems fit.
- 4.8 Prizes are non-transferable and cannot be exchanged for cash or any other items.
- 4.9 BIBD and Mothercare/Little Woods reserve the right to substitute or replace any and all of the prizes with any other item(s) of similar market value without having to assign any reason.
- 4.10 Prizes are provided on an “as is” basis. Cardholders acknowledge that any disputes in relation to the lucky draw prizes are to be resolved directly with Mothercare/Little Woods and use of the Mothercare/Little Woods shopping vouchers is subject to Mothercare/Little Wood’s terms and conditions.
- 4.11 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

## 5. GENERAL

- 5.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 5.2 The Terms contained herein are in addition and without prejudice to BIBD Cards’ terms and conditions including the usage of the BIBD Card for Shariah-compliant transactions only.
- 5.3 BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with a minimum of 3 business days’ notice to the Cardholders.
- 5.4 BIBD shall not be held liable for any and/or all form of losses or damages suffered or incurred by the Cardholders as a direct or indirect result of the extension, cancellation, termination or suspension of the Promotion or due to any events beyond the reasonable control of BIBD.
- 5.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.6 BIBD’s decision on any or all matters relating to the Promotion shall be final, conclusive and binding and no correspondence, queries, appeals or attempts to dispute such decision shall be entertained.
- 5.7 These Terms shall be governed by and construed in accordance with the Laws of Brunei Darussalam and the Courts of Brunei Darussalam shall have exclusive jurisdiction to hear any disputes or claims pertaining hereto.